

EXHIBIT 14: SUMMARY OF REQUESTED PERCENTAGE CHANGES

Company Name: CDPHP
NAIC Code: 64301
SERFF Tracking #: CAPD-133641927
Market Segment: Small Group

NOTE: THIS EXHIBIT SHOULD NOT INCLUDE MEMBERS OR SUBSCRIBERS THAT ARE CURRENTLY ENROLLED IN PLANS THAT WILL NOT BE AVAILABLE IN 2024

1. Use this Exhibit for both Individual and Small Group Market Plans. A separate Exhibit should be provided for Individual and Small Group filings.
2. Market segment refers to individual (which includes Catastrophic) or Small Group.
3. The requested percentage rate change reflects the expected change in premium rates that would apply to the contract holder (or member for Small Group business) on that contract holder's next rate change date for each contract holder within the indicated combination of metal level, rating region, and product name.
4. The "Product Street Name" is the product name as advertised to consumers (i.e., as consumers are likely to refer to this product/metal level when communicating with DFS). A separate row is to be used for each combination of metal level, rating region, and product name.
5. The effective date is the earliest date that the proposed new rate would become effective if approved. The Effective Dates for Individual is 1/1/2024. Effective Dates for Small Group are 1/1/2024, 4/1/2024, 7/1/2024 and 10/1/2024.
6. If the percentage changes (lowest and highest and weighted average) are identical for all rating regions, then separate rows by rating region need not be used, and "All Regions" can be shown in the Rating Region column. If the rate change range information differs by rating region, then separate rows need to be used for each rating region the insurer uses. Rating region names used on this exhibit are to use the standard rating region names developed by DFS (i.e., Albany Area, Buffalo Area, etc.).
7. The "requested rate change" includes the impact of any riders (such as: age 29, domestic partner, family planning, pediatric dental, etc.).
8. "Lowest" should be the smallest percentage change that could affect any contract holder due to the submitted rate filing with that metal level and rating region, including any applicable riders.
9. "Highest" should be the largest percentage change that could affect any contract holder due to the submitted rate filing with that metal level and rating region, including any applicable riders.
10. The weighted average percentage should be developed based on annualized premium volume or membership for that metal level, and rating region, including any applicable riders.
11. Percentage Rate Changes should be calculated using membership as of 3/31/2023.
12. This exhibit must be submitted as an Excel file and as a PDF file.
13. The Total Annualized Premium in Cell Q-24 of this Exhibit should equal the total in Cell Q-41 of Exhibit 13c.
14. The Total Number of Members and Subscribers in Cells H-24 and I-24 of this Exhibit should equal the totals in Cells Q-45 of Exhibit 13c and Cells Q-43 of Exhibit 13c-Supplement respectively (i.e., Only those members/subscribers currently enrolled in plans that will continue to be offered in 2024).

Totals										5142,851,103	19,489	12,876															
Market Segment	Effective Date of New Rate	Metal Level (or Catastrophic)	Rating Region	Product Name	Product Street Name	Annualized Premiums	Total # of Members as of	Total # of Subscribers as of	DISTRIBUTION OF MEMBERS - Number of Members with Requested Percentage Rate Change at Renewal												Requested Percentage Rate Change						
						as of	3/31/2023	3/31/2023	Decrease	No Change	0.1% - 4.9%	5.0% - 9.9%	10.0% - 14.9%	15.0% - 19.9%	20.0% - 24.9%	25.0% - 29.9%	30.0% - 39.9%	40.0% - 49.9%	50.0% or higher	Lowest	Highest	Weighted Avg.					
						3/31/2023	3/31/2023	3/31/2023																			
Small Group	01/01/24	Gold	1 - Albany Area	HMO	HMO	\$66,700,966	6,185	4,077	0	0	0	0	0	0	4,059	268	0	0	0	0	19.07%	20.00%	19.32%				
Small Group	04/01/24	Gold	1 - Albany Area	HMO	HMO	\$11,696,715	1,614	1,011	0	0	0	0	0	0	1,001	213	0	0	0	0	19.26%	20.00%	19.42%				
Small Group	07/01/24	Gold	1 - Albany Area	HMO	HMO	\$10,188,400	1,262	862	0	0	0	0	0	0	1,100	162	0	0	0	0	18.43%	20.00%	19.61%				
Small Group	10/01/24	Gold	1 - Albany Area	HMO	HMO	\$14,379,059	1,705	1,171	0	0	0	0	0	0	1,625	141	0	0	0	0	19.62%	21.00%	19.72%				
Small Group	01/01/24	Silver	1 - Albany Area	HMO	HMO	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
Small Group	04/01/24	Silver	1 - Albany Area	HMO	HMO	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
Small Group	07/01/24	Silver	1 - Albany Area	HMO	HMO	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
Small Group	10/01/24	Silver	1 - Albany Area	HMO	HMO	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
Small Group	01/01/24	Bronze	2 - Albany Area	HMO	HMO	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
Small Group	04/01/24	Bronze	2 - Albany Area	HMO	HMO	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
Small Group	07/01/24	Bronze	2 - Albany Area	HMO	HMO	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
Small Group	10/01/24	Bronze	2 - Albany Area	HMO	HMO	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
Small Group	01/01/24	Gold	3 - Mid-Hudson Area	HMO	HMO	\$2,705,264	364	266	0	0	0	0	0	0	0	0	0	0	0	0	21.96%	23.46%	22.69%				
Small Group	04/01/24	Gold	3 - Mid-Hudson Area	HMO	HMO	\$64,724	81	61	0	0	0	0	0	0	0	0	0	0	0	0	22.44%	23.67%	22.93%				
Small Group	07/01/24	Gold	3 - Mid-Hudson Area	HMO	HMO	\$719,874	91	69	0	0	0	0	0	0	0	0	0	0	0	0	22.44%	23.79%	23.12%				
Small Group	10/01/24	Gold	3 - Mid-Hudson Area	HMO	HMO	\$1,075,354	131	91	0	0	0	0	0	0	0	0	0	0	0	0	22.53%	23.98%	23.07%				
Small Group	01/01/24	Silver	3 - Mid-Hudson Area	HMO	HMO	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
Small Group	04/01/24	Silver	3 - Mid-Hudson Area	HMO	HMO	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
Small Group	07/01/24	Silver	3 - Mid-Hudson Area	HMO	HMO	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
Small Group	10/01/24	Silver	3 - Mid-Hudson Area	HMO	HMO	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
Small Group	01/01/24	Bronze	3 - Mid-Hudson Area	HMO	HMO	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
Small Group	04/01/24	Bronze	3 - Mid-Hudson Area	HMO	HMO	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
Small Group	07/01/24	Bronze	3 - Mid-Hudson Area	HMO	HMO	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
Small Group	10/01/24	Bronze	3 - Mid-Hudson Area	HMO	HMO	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
Small Group	01/01/24	Gold	4 - Syracuse Area	HMO	HMO	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
Small Group	04/01/24	Gold	4 - Syracuse Area	HMO	HMO	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
Small Group	07/01/24	Gold	4 - Syracuse Area	HMO	HMO	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
Small Group	10/01/24	Gold	4 - Syracuse Area	HMO	HMO	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
Small Group	01/01/24	Silver	4 - Syracuse Area	HMO	HMO	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
Small Group	04/01/24	Silver	4 - Syracuse Area	HMO	HMO	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
Small Group	07/01/24	Silver	4 - Syracuse Area	HMO	HMO	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
Small Group	10/01/24	Silver	4 - Syracuse Area	HMO	HMO	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
Small Group	01/01/24	Bronze	4 - Syracuse Area	HMO	HMO	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
Small Group	04/01/24	Bronze	4 - Syracuse Area	HMO	HMO	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
Small Group	07/01/24	Bronze	4 - Syracuse Area	HMO	HMO	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
Small Group	10/01/24	Bronze	4 - Syracuse Area	HMO	HMO	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
Small Group	01/01/24	Gold	5 - Utica/Waterdown Area	HMO	HMO	\$90,044	16	9	0	0	0	0	0	0	0	0	0	0	0	0	6.99%	6.99%	6.99%				
Small Group	04/01/24	Gold	5 - Utica/Waterdown Area	HMO	HMO	\$115,265	12	10	0	0	0	0	0	0	0	0	0	0	0	0	7.08%	7.08%	7.08%				
Small Group	07/01/24	Gold	5 - Utica/Waterdown Area	HMO	HMO	\$89,361	9	8	0	0	0	0	0	0	0	0	0	0	0	0	7.20%	7.20%	7.20%				
Small Group	10/01/24	Gold	5 - Utica/Waterdown Area	HMO	HMO	\$64,971	6	6	0	0	0	0	0	0	0	0	0	0	0	0	7.41%	7.41%	7.41%				
Small Group	01/01/24	Silver	7 - Utica/Waterdown Area	HMO	HMO	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
Small Group	04/01/24	Silver	7 - Utica/Waterdown Area	HMO	HMO	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
Small Group	07/01/24	Silver	7 - Utica/Waterdown Area	HMO	HMO	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
Small Group	10/01/24	Silver	7 - Utica/Waterdown Area	HMO	HMO	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
Small Group	01/01/24	Bronze	7 - Utica/Waterdown Area	HMO	HMO	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
Small Group	04/01/24	Bronze	7 - Utica/Waterdown Area	HMO	HMO	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
Small Group	07/01/24	Bronze	7 - Utica/Waterdown Area	HMO	HMO	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
Small Group	10/01/24	Bronze	7 - Utica/Waterdown Area	HMO	HMO	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
Small Group	01/01/24	Gold	1 - Albany Area	HCHMO	HCHMO	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
Small Group	04/01/24	Gold	1 - Albany Area	HCHMO	HCHMO	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
Small Group	07/01/24	Gold	1 - Albany Area	HCHMO	HCHMO	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							